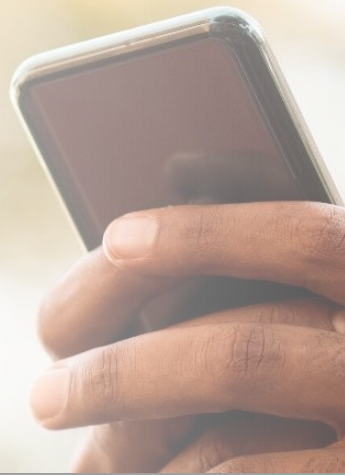
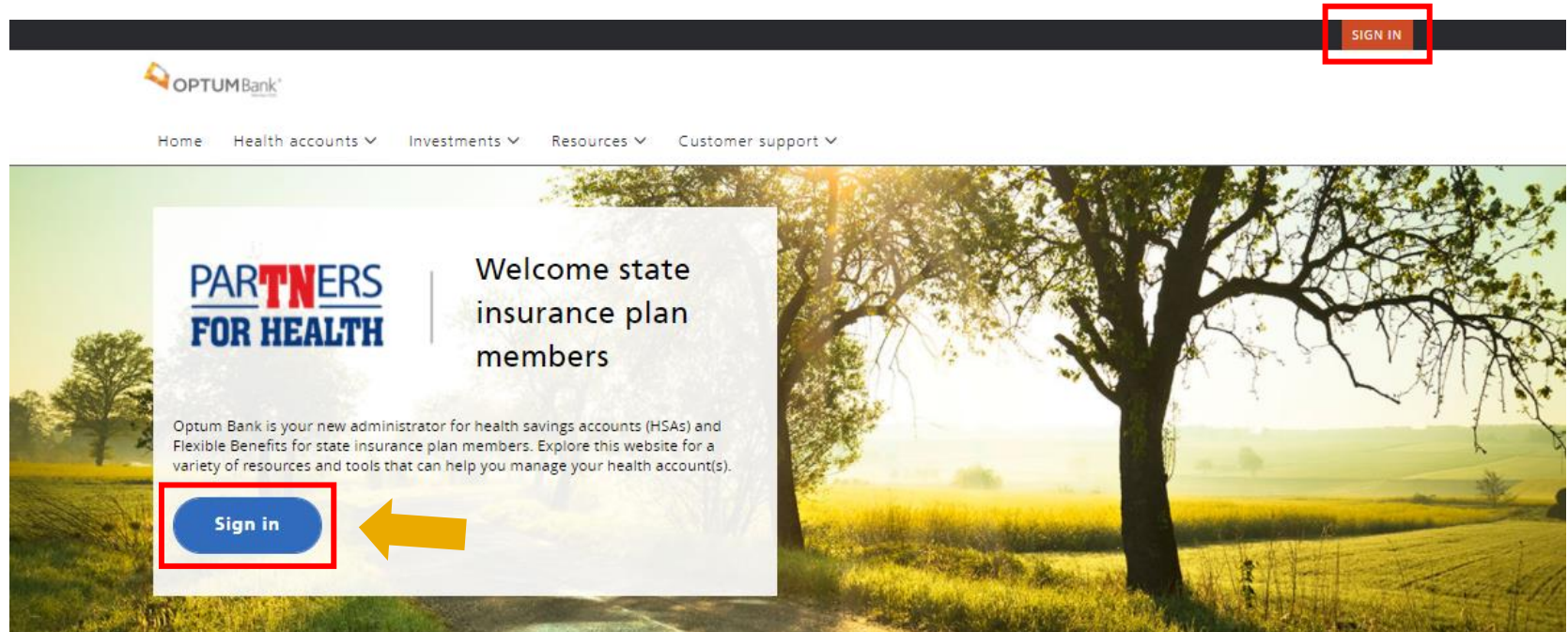


# Online Account Registration and Portal Review

February 26, 2021



# Getting started on optumbank.com/tennessee



## EDUCATIONAL MATERIALS

Use the following resources to make the most of your account.

### Health savings account (HSA) — For all employees

- [Flyer: HSA overview](#)
- [Flyer: HSA investment overview](#)
- [Flyer: HSA customer identification process](#)
- [Quick Reference Guide: How to set up direct deposit](#)

### Flexible Benefits — For State and Higher Education employees only

- [Flyer: Flexible spending account \(FSA\) overview](#)
- [Flyer: Dependent care \(DC-FSA\) overview](#)
- [Flyer: Limited purpose \(L-FSA\) overview](#)

### All accounts — Information for both HSA and Flexible Benefits

- [Quick Reference Guide: How to review your balance](#)
- [Flyer: Optum Bank payment Mastercard<sup>®</sup> overview](#)
- [Flyer: Optum Bank mobile app](#)

# HealthSafe ID sign in page

## ***First time user?***

Start the  
Registration  
Process to create  
your log in  
credentials

Username and  
Password

# HealthSafe ID registration page

**OPTUMBank** Sign in

Optum Bank > HealthSafe ID

1 Personal information 2 Create account 3 Confirm information

Welcome to the Optum Bank HealthSafe ID registration page.  
You have been redirected to this page so that you can create an Optum Bank HealthSafe ID.  
All account holders need an Optum Bank HealthSafe ID to access their health accounts at [optumbank.com](https://optumbank.com).

All fields required unless indicated as optional

First name

Last name

Date of birth

Zip code

Registration method What's this?

Please enter the last six digits of your Social Security Number.

[Continue](#)

**Already have a HealthSafe ID or Optum ID?**  
[Sign in now](#)

**Not sure if you have a HealthSafe ID?**  
If you have an Optum ID, you can use the same username and password as your new HealthSafe ID. If you're still not sure, start the registration form and we'll let you know if your information is already connected to a HealthSafe ID. We can also help you recover your username or password if you forgot.

**What is Optum Bank HealthSafe ID?**  
HealthSafe ID is the enhanced, secure way to log in to your Optum Bank accounts. It lets you choose one username and password to access your health accounts on [optumbank.com](https://optumbank.com). HealthSafe ID utilizes the latest industry best practices to ensure your data is protected.

**We're here if you need help.**  
Just call us at 1-844-553-7130 or [click here](#) to visit our website for more information on HealthSafe ID.

**Complete each field**

Use the same information from your benefit enrollment to match your HealthSafe ID with your Optum Account

# Create unique username and password

OPTUMHealth

Sign in

1 Personal information 2 Create account 3 Confirm information

Create your HealthSafe ID\* account by completing the fields below.

All fields required unless indicated as optional

**Username**

**Password**

**Re-enter password**

**Email** [Why we need your email](#)

**Re-enter email**

If you ever have trouble signing in, how should we confirm your identity?

Phone number (US only)

Phone number (XXX-XXX-XXXX)

Phone type

The phone number you provide will be used to send an automated call or text message for account confirmation and recovery purposes, and as noted in the [Consumer Communications Notice](#). Message, data rates, and [Texting Terms and Conditions](#) apply.

☐ Remember me [Help](#)

☐ By selecting this checkbox, I have reviewed and agree to the [Terms of Use](#), [Privacy Policy](#) and [Consumer Communications Notice](#).

This site is protected by reCAPTCHA. Google's [Privacy Policy](#) and [Terms of Service](#) apply.

**Create my ID**

We're here if you need help.  
Just call us at 1-844-553-7130 or [click here](#) to visit our website for more information on HealthSafe ID.

**Complete each field**  
The email address should be your personal email address, so you receive important account notifications such as tax documents and statements are ready to view in your account.  
You will need to log on to access this sensitive information



# Create unique username and password

## Email me:

Access your email and click the link to authenticate.

## Call me:

“Hi this is HSID” Enter code into phone you see on the screen.

## Text Message:

Enter 6-digit code from text into box on screen.

# Example of 'Email me' confirmation step

---

**You're almost done!**

To get your HealthSafe ID, just complete this final step.

Many Optum websites use HealthSafe ID, which means you can access many of your health benefits with the ease of a single username and password.

Simply click the link below

[Confirm your email address >](#)

The link above will expire **90 days from when it was sent**.

If you have not confirmed your email address and you need a new confirmation link, you will receive one when you sign in.

If you did not register for a HealthSafe ID® or if you have any other questions, please call us at [1-844-553-7130](tel:1-844-553-7130).

Do not reply to this message, as replies are sent to an unmonitored mailbox.

# Example of 'Call me' confirmation step



← Return to OptumBank

## Confirm your identity

We are calling you now. Please pick up and when prompted, enter the confirmation code.

⌚ Please do not close this window while waiting for your call. Calls can take up to ten minutes.

📞 You should be receiving a call

Your confirmation code is:

**5316756**

We're here if you need help.

Just call us at 1-844-553-7130 or [click here](#) to visit our website for more information on HealthSafe ID.



# Optum Bank sign in page



Optum Bank > HealthSafe ID

## Sign in to Optum Bank

Welcome to the Optum Bank HealthSafe ID log in page

Username

Password

☐ Remember me [Help](#)

This site is protected by reCAPTCHA. Google's [Privacy Policy](#) and [Terms of Service](#) apply.

Sign in

Forgot [username](#) or [password](#)?

### Not sure if you have a HealthSafe ID?

If you've ever had an Optum ID, you can use the same username and password to sign in. If you're still not sure, [start the registration](#) form and we'll let you know if your information is already connected to a HealthSafe ID. We can also help you recover your username or password if you forgot.

### We're here if you need help.

Just call us at 1-844-553-7130 or [click here](#) to visit our website for more information on HealthSafe ID.

You can log in on your computer or from your mobile device using the Optum Bank app



Download the Optum Bank app



# Optum Bank post-login portal

View transactions/balances

Pay bills/File Claims

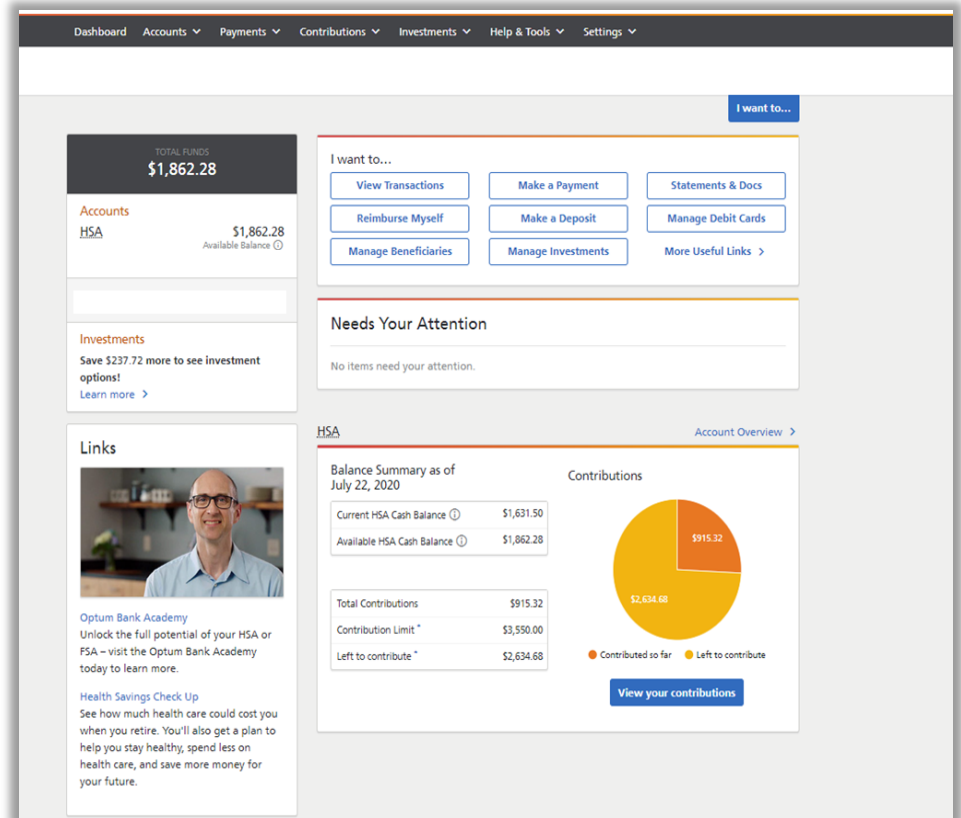
Reimburse yourself

Manage Beneficiaries

Manage Debit Cards

Access resources

Manage investment activity



# Designate a beneficiary on your HSA

I want to...

|                                      |                                    |  |
|--------------------------------------|------------------------------------|--|
| <a href="#">View Transactions</a>    | <a href="#">Make a Payment</a>     | <a href="#">Statements &amp; Docs</a>  |
| <a href="#">Reimburse Myself</a>     | <a href="#">Make a Deposit</a>     | <a href="#">Manage Debit Cards</a>     |
| <a href="#">Manage Beneficiaries</a> | <a href="#">Manage Investments</a> | <a href="#">More Useful Links &gt;</a> |

➔

**HSA**  
\*\*\*\*\*2388  
Available Balance (\$)  
Account Overview >

**Account/Plan Management**

- Account Details >
- Account Statements >
- Bank Accounts >
- Checkbooks >
- Debit Cards >
- Family Profile >
- Beneficiaries >**

**Questions?**  
Submit your request online or call us at:  
**Phone 1-866-234-8913**  
Automated information is available 24 hours a day. Customer care professionals are available Monday through Friday, 8:00 a.m. to 10:00 p.m.; Saturday and Sunday, 9:00 a.m. to 5:30 p.m.; Eastern time.  
**Phone 1-844-326-7967** (for account holders who transferred from Wells Fargo)  
Customer care professionals are available 24 hours a day.

**OPTUM**  
Help Sign out

Dashboard Accounts Payments Contributions Investments Help & Tools Settings

**Add a New HSA Beneficiary**

**1 Contact Info** **2 Confirmation**

**New Beneficiary Contact Information**

First name:  M.I.:  Last name:

Phone number:

Street Address:  Unit or Suite:

City:  State:

Zip code, plus four (optional):

Relationship:

Date of birth:

Social security number:

[Continue](#) [Cancel](#)

# Learn about qualified medical expenses

---

## The IRS determines the list of qualified medical expenses

A few examples:

- ☐ Chiropractor or acupuncture visits
- ☐ Doctor's visits for colds and other routine illnesses
- ☐ Prescription co-pays
- ☐ Hearing aids
- ☐ Physical therapy
- ☐ Smoking cessation programs
- ☐ Medical and blood tests
- ☐ Urgent care visits
- ☐ Glasses or contacts



It's easy to upload your receipts online



IRS.gov or **optumbank.com/tennessee**

# Learn about qualified medical expenses


Click on Help and Tools for the qualified medical expense tool

[Home](#) > [Resources](#)

## Qualified medical expenses

Find out what you can buy with your health account.

Qualified medical expenses (QME) are designated by the IRS. They include medical, dental, vision and prescription expenses. The examples listed here are not all-inclusive, consult your tax advisor or see IRS publication 502 or IRS publication 969 for more information.



### COVID-19 updates

The Coronavirus Aid, Relief, and Economic Security (CARES) Act contains important updates to the use of HSAs, FSAs and HRAs

## QME Search Tool

Filter by account type and expense type to learn about qualified medical expenses. The examples listed here are not all-inclusive, and the IRS may modify its list at any time. Consult your tax advisor for tax advice or see IRS publication 502 or IRS publication 969 for a list of specific examples.

Search: Ambulance etc.  [Clear](#)

### Filter by:

#### ACCOUNT TYPE

- ☐ Health Savings Account
- ☐ Medical FSA
- ☐ Dependent Care FSA

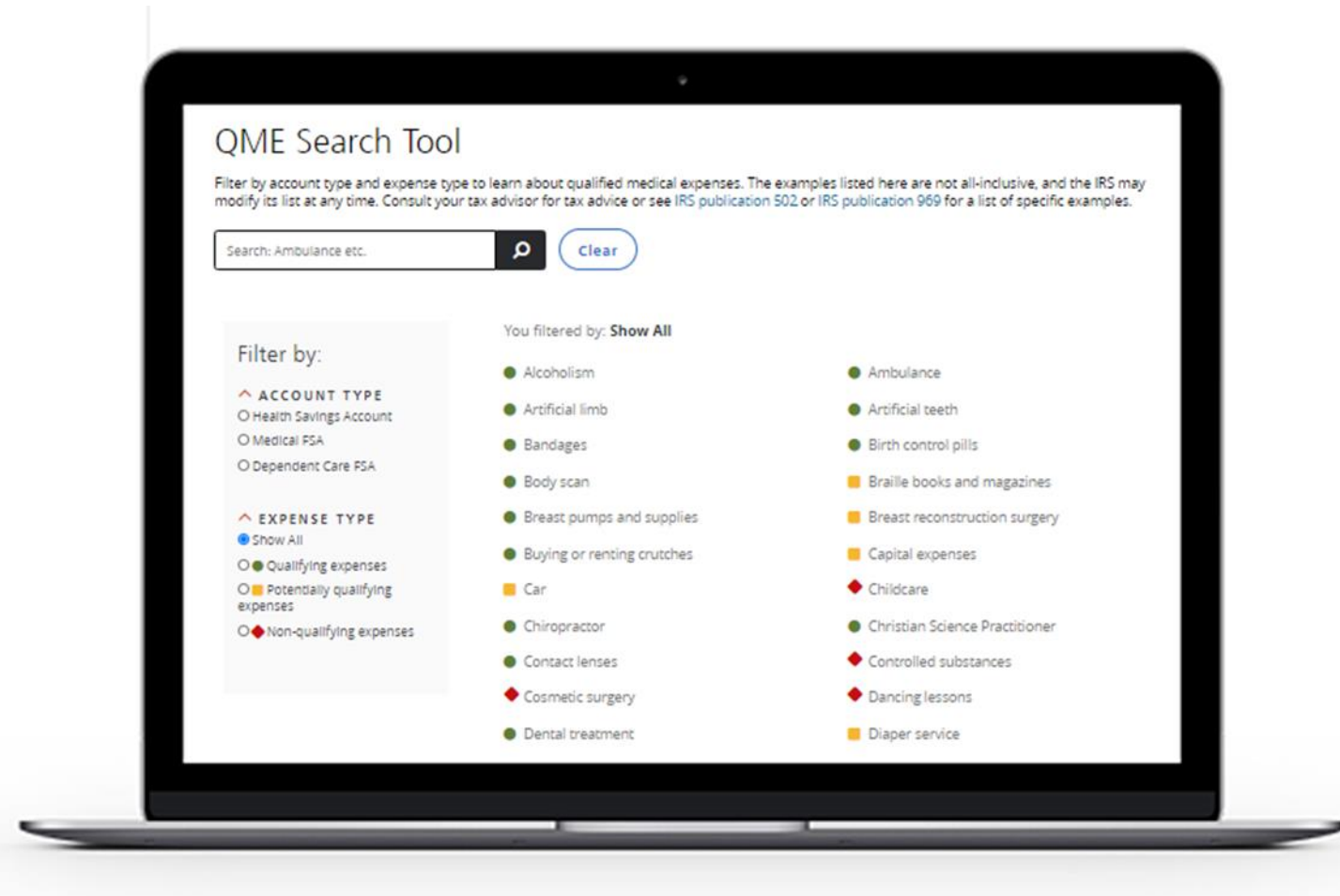
#### EXPENSE TYPE

- ☒ Show All
- ☐ Qualifying expenses
- ☐ Potentially qualifying expenses
- ☐ Non-qualifying expenses

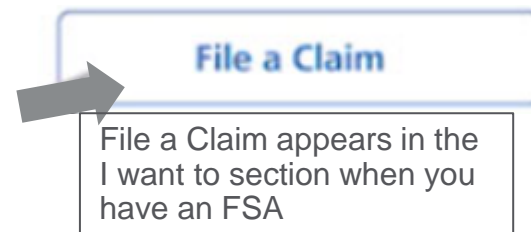
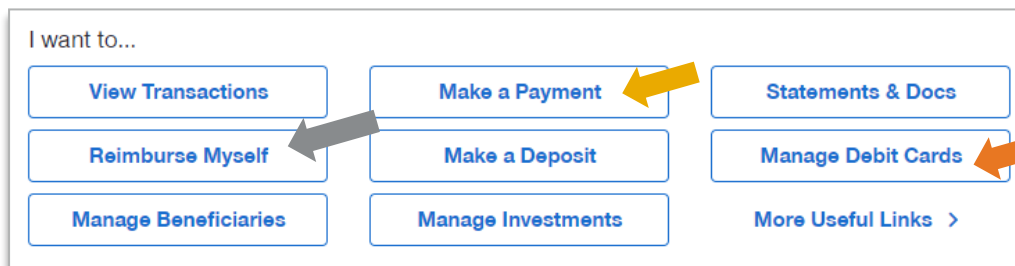
You filtered by: [Show All](#)

- ☒ Alcoholism
- ☒ Artificial limb
- ☒ Bandages
- ☒ Body scan
- ☒ Breast pumps and supplies
- ☒ Buying or renting crutches
- ☒ Car
- ☒ Chiropractor
- ☒ Ambulance
- ☒ Artificial teeth
- ☒ Birth control pills
- ☒ Braille books and magazines
- ☒ Breast reconstruction surgery
- ☒ Capital expenses
- ☒ Childcare
- ☒ Christian Science Practitioner

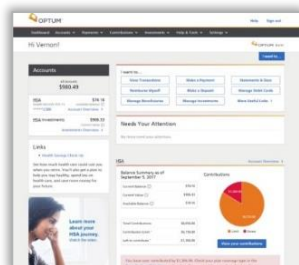
# Filter to easily detect eligible expenses



# Manage debit cards, pay bills and reimburse yourself

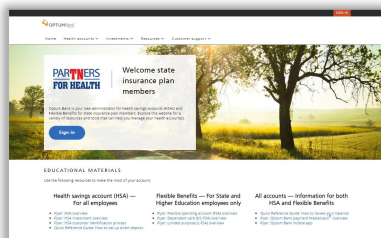


## Pay out-of-pocket and reimburse yourself



Click “Reimburse Myself” after logging into your account online.

## Pay bills online



Access the “Make a Payment” feature online by logging into your account online.

## Optum Bank debit Mastercard®



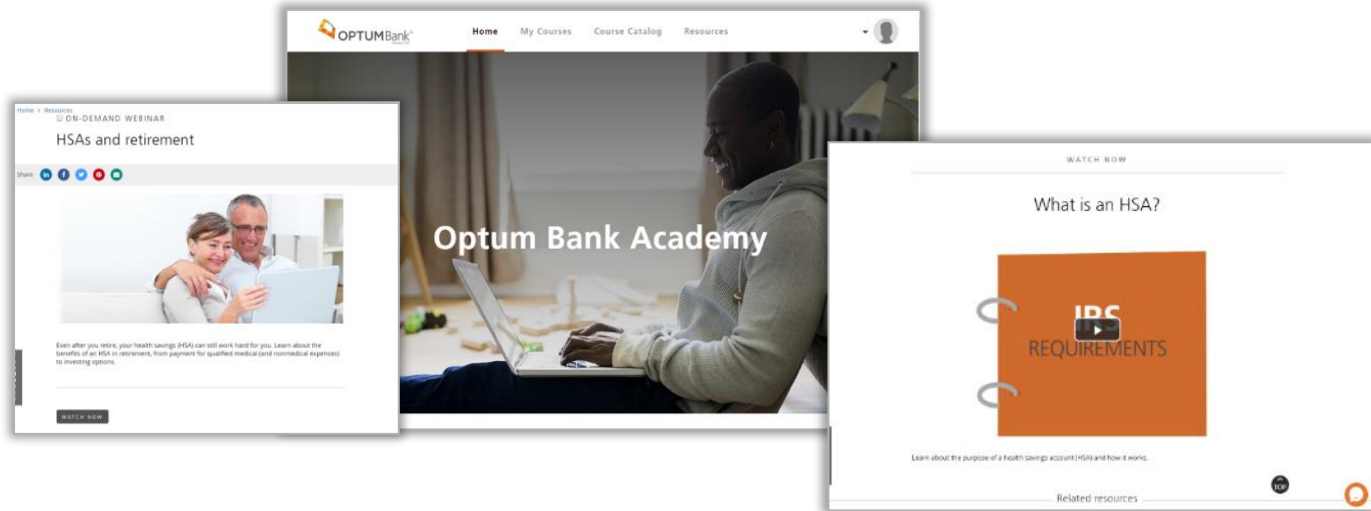
You can order an additional Optum Bank debit Mastercard® for family members to access funds. Each card has a unique number and name of the individual.

To order, add the dependent to your profile first by going to “settings” and selecting “Family Profile”. To order the dependent card go to “manage debit cards” in the I want to section. Then select “add dependent card”.



# Access to tools and resources

Click on help and tools on the home page



- Calculators
- Contribution tracker
- View and file receipts
- Asset allocation calculator
- Health savings checkup tool
- Qualified Medical Expense search tool
- Videos
- Optum Bank Academy

# Summary

---

Five important steps for registering your account and using the Optum portal

- 1 Create Health Safe ID
- 2 Log in to Optum account
- 3 Designate a Beneficiary on your HSA
- 4 Set up bank account for reimbursements
- 5 Explore your resources

# What if you have more questions?

---

Call

Optum Bank Customer Care  
866-600-4984

Email

[service.tennessee@optum.com](mailto:service.tennessee@optum.com)

Visit

[www.optumbank.com/tennessee](http://www.optumbank.com/tennessee)



# Thank you for attending

Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

All Optum trademarks and logos are owned by Optum, Inc. All other brand or product names are trademarks or registered marks of their respective owners. Because we are continuously improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions.

Mutual fund investment options are made available through the services of an independent investment advisor. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. Optum Bank is not a broker-dealer or registered investment advisor, and does not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Hypothetical examples are for illustrative purposes only. All events, personas and results are described herein are entirely fictitious and amounts will vary depending on your unique circumstances.

